

**IN THE CLAIMS:**

- 1    1. (Previously Presented) A method of securely conducting a transaction over a network,  
2    comprising:
  - 3        A. receiving, at a server, a telephone call over the telephone network that seeks to  
4        initiate the transaction with a target;
  - 5        B. obtaining at the server, at least a telephone number defining the telephone from  
6        which the call is being placed;
  - 7        C. authenticating, at the server, the call by checking at least the telephone number  
8        associated with the call against telephone numbers in a database of registrants' telephone  
9        numbers; and
  - 10      D. in response to at least said telephone number matching that of an entity regis-  
11      tered in said database, performing, at the server, instantly the transaction by transferring  
12      funds from a first financial account to a second financial account.

1    2.-3. (CANCELLED)

1    4. (Original) The method of claim 1 in which said database contains data uniquely identi-  
2    fying call initiators that are registered to undertake transactions on the system.

1    5. (Previously Presented) The method of claim 4 in which a transaction is completed only  
2    after authentication of both the call initiator and the target.

1    6.-7. (CANCELLED)

1    8. (Previously Presented) The method of claim 1 in which the steps of debiting and cred-  
2    iting said financial accounts in connection with completion of the transaction are per-  
3    formed by the target entity.

1    9. (Previously Presented) The method of claim 1 in which said transaction is completed  
2    by the target.

1    10. (Original) The method of claim 1 which includes the steps of:  
2        (1) obtaining from the call initiator a secondary identifier; and  
3        (2) using said secondary identifier in connection with authenticating the call ini-  
4        tiator.

1    11. (Previously Presented) A method of securely conducting transactions over a network,  
2    comprising:

3            A. receiving, at a second location on a server in a first network, a message placed  
4    at a first location on the first network and identifying a transaction to be undertaken;

5            B. at the server at the second location on the first network, obtaining, from a  
6    source other than the initiator of said message, at least a telephone number defining the  
7    telephone from which the message was initiated;

8            C. authenticating the message by checking at least the telephone number associ-  
9    ated with the message against telephone numbers in a database of authorized telephone  
10   numbers ; and

11           D. in response to at least said telephone number matching an entity that is con-  
12    tained in said database, instantly completing the transaction by performing a transfer of  
13   funds from a first financial account to a second financial account using a second network.

1    12. (Previously Presented) The method of claim 11 in which said second location in-  
2    cludes a facilitator entity which performs said authentication.

1    13. (CANCELLED)

- 1    14. (Previously Presented) The method of claim 11 in which said facilitator completes
- 2    said transaction only on authorization from the target of said transaction.
  
- 1    15. (Original) The method of claim 12 in which said facilitator transmits authentication
- 2    to a telephone station at a third location for completion of said transaction.
  
- 1    16. (Currently Amended) The method of claim 11 in which said message is placed by an
- 2    entity which initiates a payment to another [L.]
  
- 1    17. (Currently Amended) The method of claim 11 in which said message is placed by an
- 2    entity to which is a target of payment.
  
- 1    18. (Currently Amended) The method of claim ~~11~~ in which said transaction is com-
- 2    pleted only upon approval by the entity which is to make said payment.
  
- 1    19. (Previously Presented) Apparatus for facilitating transactions initiated over a tele-
- 2    phone network, comprising:
  - 3       A. a data store for storing a database of at least authorized transaction initiators,
  - 4       said database containing, for each entity authorized to instantly engage in said transac-
  - 5       tions, at least a primary identifier identifying telephone instruments that are authorized
  - 6       for use in said transactions and a secondary identifier;
  
  - 7       B. a stored program data processor for processing transactions directed to it, said
  - 8       apparatus being connected to store data in said database and to retrieve it therefrom ;
  
  - 9       C. one or more interfaces between said telephone network and said processor for
  - 10      receiving and transmitting data between said network and said processor;
  
  - 11      D. said processor programmed to:

(1) receive said primary and said secondary identifiers from said telephone network via said one or more interfaces and to authenticate said identifiers against said database; and

(2) in response to authentication of said identifiers against said database, performing instantly the transaction by transferring funds from a first account to a second account.

- 1 20. (Original) Apparatus according to claim 19 in which said processor is programmed  
2 to receive said primary and secondary identifiers from different sources.

- 1 21. (Previously Presented) Apparatus according to claim 20 in which said processor is  
2 programmed to authenticate said transaction only if said primary and secondary identifi-  
3 ers are associated with each other on said database.

- 1 22-50 (Cancelled)

- 1 51. (Previously Presented) The method of claim 1 in which said database includes inform-  
2 ation concerning one or more desired payment mechanisms, and said payment mechan-  
3 isms are linked to said telephone number.

- 1 52. (Previously Presented) The method of claim 1 in which said database includes information  
2 concerning one or more desired payment mechanisms and shipping preferences,  
3 and in which said information is retrieved by means of the telephone number and used in  
4 processing a transaction.

- 1 53. (Original) The method of claim 1 which includes the step of verifying to the sender of  
2 said call the identity of the designated target before completing said transaction.

1       54. (Original) The method of claim 53 in which said verification is performed by check-  
2       ing the given telephone number against information obtained from the telephone com-  
3       pany.

1       55. (CANCELLED)

1       56. (Previously Presented) A method of securely conducting transactions over a network,  
2       comprising:

3              A. initiating, in response to receipt of a text message seeking to initiate a transac-  
4       tion, a telephone call over the telephone network;

5              B. obtaining, at a server, from the party to which the text message was initiated,  
6       an identifier unique to the party to which the telephone call was directed;

7              C. communicating, by the server, said identifier to an entity that is enabled to au-  
8       thenticate the identifier by checking said identifier against a database of authorized users;  
9       and

10             D. if at least said identifier matches that of an entity that is registered in said data-  
11       base, performing instantly the transaction by transferring funds from a first financial ac-  
12       count to a second financial account using a second network.

1       57. (Original) The method of claim 56 in which said identifier is one that has been as-  
2       signed by said entity to a device on which said call is being made.

1       58.-61. (CANCELLED)

1    62. (Previously Presented) The method of claim 1 wherein the first financial account is  
2    selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    63.-67. (CANCELLED)

1    68. (Previously Presented) The method of claim 56 wherein the first financial account is  
2    selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    69. (Previously Presented) The method of claim 11 wherein the first financial account is  
2    selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    70. (Previously Presented) The apparatus of claim 19 wherein the telephone network  
2    comprises a wireless telephone network.

1    71.-72. (CANCELLED)

1    73. (Previously Presented) The apparatus of claim 19 wherein the first financial account  
2    is selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    74. (Previously Presented) The method of claim 1 wherein the transaction is cleared  
2    through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3    work, a credit card network and an Automated Clearing House network.

1    75. (Previously Presented) The method of claim 11 wherein the transaction is cleared  
2    through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3    work, a credit card network and an Automated Clearing House network.

1    76. (Previously Presented) The system of claim 19 wherein the transaction is cleared  
2    through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3    work, a credit card network and an Automated Clearing House network.

1    77. (Previously Presented) The method of claim 56 wherein the transaction is cleared  
2    through an entity selected from a group consisting of an Electronic Funds Transfer net-  
3    work, a credit card network and an Automated Clearing House network.

1    78. (Previously Presented) The method of claim 11 the first financial account is selected  
2    from a group consisting of a bank account, a credit card account, a debit card account and  
3    a prepaid card account.

1    79. (Previously Presented) The method of claim 1 wherein the second financial account is  
2    selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    80. (Previously Presented) The method of claim 11 wherein the second financial account  
2    is selected from a group consisting of a bank account, a credit card account, a debit card  
3    account and a prepaid card account.

1    81. (Previously Presented) The apparatus of claim 19 wherein the second financial ac-  
2    count is selected from a group consisting of a bank account, a credit card account, a debit  
3    card account and a prepaid card account.

- 1    82. (Previously Presented) The method of claim 56 wherein the second financial account
- 2    is selected from a group consisting of a bank account, a credit card account, a debit card
- 3    account and a prepaid card account.
  
- 1    83. (Previously Presented) The method of claim 11 wherein the database comprises in-
- 2    formation concerning one or more desired payment mechanisms and wherein said pay-
- 3    ment mechanisms are linked to said telephone number.
  
- 1    84. (Previously Presented) The method of claim 11 wherein the database comprises in-
- 2    formation concerning one or more desired payment mechanisms and wherein said infor-
- 3    mation is retrieved using the telephone for use in processing the transaction.
  
- 1    85. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-
- 2    formation concerning one or more desired payment mechanisms and wherein said pay-
- 3    ment mechanisms are linked to said telephone number.
  
- 1    86. (Previously Presented) The apparatus of claim 19 wherein the database comprises in-
- 2    formation concerning one or more desired payment mechanisms and wherein said infor-
- 3    mation is retrieved using the telephone for use in processing the transaction.
  
- 1    87. (Previously Presented) The method of claim 56 wherein the database comprises in-
- 2    formation concerning one or more desired payment mechanisms and wherein said pay-
- 3    ment mechanisms are linked to said telephone number.
  
- 1    88. (Previously Presented) The method of claim 56 wherein the database comprises in-
- 2    formation concerning one or more desired payment mechanisms and wherein said infor-
- 3    mation is retrieved using the telephone for use in processing the transaction.